

Docket No.: 51261-00003USPT  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
William D. Lester et al.

Application No.: 10/056,180

Confirmation No.: 9465

Filed: January 23, 2002

Art Unit: 3626

For: METHOD OF AND SYSTEM FOR  
FINANCIAL SERVICES FULFILLMENT

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Examiner: Russell S. Glass

**RESPONSE TO FINAL OFFICE ACTION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS**

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 5 of this paper.